



ADAKAVI BANK 2012 PROGRSS REPORT

President's Message



SEED Sierra Leone exists to build a better world for women and youths grossly affected by the past ten years Sierra Leonean civil war. With the help of our generous donors, sponsors, and supporters, for the past 3 years we have resolutely and systematically addressed a wide range of social and environmental issues – with the goal of helping to free Sierra Leonean women and youths from poverty. Our organization provides hope and assistance to about 300 families in nearly 15 communities around Sierra Leone; we join with local people to find lasting ways to improve the lives of poor women, youths and families.

In this report we invite you to see how with your support we have helped to shape SEED-Adakavi microfinance Bank project and change in the lives of vulnerable Sierra Leonean's in 2012

God bless, you

Dear Friends,

We see the things that are and say why...?,

We dream the things that are not and ask why not?

FIGHTING CHOLERA TO SAVE SIERRA LEONEANS



Among our greatest achievement in 2012 was supporting over 2000 families during Sierra Leone's worst cholera outbreak in 15 years.

From January to September 2012 the cholera epidemic claimed the lives of 249 people and affected more than 15,308 people.

In SEED-Sierra Leone target region alone 10 deaths and 552 affected cases were been reported. Families that have been affected the most were women and children in hard to reach villages/communities that were not able to access government emergency support due bad road network.

With donations of about 2,500 Euros from our generous German sponsors and friends like; Social Business Foundation, Markisches Landbrot, African Century

Foundation, anayi-africa.de, Braille Without Borders Foundation and other Friends, SEED-Sierra Leone through its community volunteers and Health Workers engaged communities in hygiene sensitization and emergency kits (Oral Rehydration Salt, Antibiotics, Hand wash soap, Deltoel) distribution to over 2000 families in the east and the south part of the Sierra Leone.

HYGIENE SENSITIZATION



Education is Power! Teaching venerable community people how to take care of themselves health during the Sierra Leone's cholera outbreak was a powerful tool in saving more lives and preventing the further spread of the disease. SEED-Sierra Leone held hygiene sensitizations in over 30 villages to teach families how to keep their homes clean, wash food before eating and precautions to take when people are affected by cholera.

EMMERGENCY KITS DISTRUBITIONS



Almost 16,000 people were affected as a result of the cholera epidemic. Many of these people were affected because they were unable to afford emergency treatment to treat themselves and their families during the illness. As a result some died.

COMMUNITY PEACE BUILDING INITIATIVE

PEACE BOAT RACE PROJECT



Sierra Leone has one of the world's youngest populations; with youths comprising more than 50% of the country's population. Ten years of devastating civil war subjected youth in Sierra Leone to different forms of trauma youth were both the perpetrators and victims of the extreme violence that tore apart the country. This history poses complex challenges for sustained peace and socio-economic development of the country as it moves into a post-conflict peace-building process.

SEED-Sierra Leone has been extensively engaged in organizing youth lead conflict resolution activities among youths aged 18-35 in SEED-Sierra Leone operational communities as a measure to bring victims and ex-combatants together in reconciliation activities. One such activity is "Peace Boat Race" among communities in the Sherbro Island, one of the mostly affected district in Sierra Leone.

PARTICIPANTS



Twelve young people participated ex-combatants of the civil war, who now live in the same villages (Bonthe Town and York Iceland, Momaya, Bendu Cha, Gbap) as their victims took part in Boat Race.

PARTICIPANT RECEIVING PRIZE



The participants in the boat race received prizes in the form of cash and microcredit support for those who already had their own small business in place.

PARTICIPANTS AT SEA



CHANGING LIVES THROUGH MICROFINANCE

With the help of loan from the Social Business Foundation and donations from well wishers, SEED Sierra Leone has been providing microfinance services to help create enterprise development opportunities to disadvantaged communities in Sierra Leone, especially to women in a sustainable manner.

In 2012 with support of our loan system we were able to change the life of Aminata Sawaray and help her achieve her 5 years dream within one year.

Read Aminata's story of change:



Aminata Swaray was a formal business women whose business was destroyed by the rebels during the war, and her only daughter (Nyala) was killed by the rebels during fighting. Before her daughter's unfortunate death she left behind three children. The upbringing of these three children became the sole responsibility of Aminata who was their immediate Grand Mother. Brining up those kids became financially challenging for Aminata. As a result the kids dropped out of school. With a loan support from SEED, Aminata started a soap business in January 2012. In September the beginning of new school years, she was able to send her late daughter's three kids to school. This has been Aminata's dream for the past 5 years.



HEALTH INTERVENTION

“GOOD HEALTH IS BETTER THAN WEALTH PROJECT”

In SEED target communities people have no availability of clean toilets facility. Community people relied on open defecation (ODF) or mainly depend on constructing local toilet called “KPOBOMI” which is constructed on pit of one bore hole with wooden sticks as cover, this is really shabby construction and very dangerous for women, children, old people, disable and sick person.

In 2012 SEED provided clean and hygienic toilets facility for two communities in rural areas in the eastern provinces of Sierra Leone.



CERTIFICATE OF PARTICIPATION

In August 2013, ENCISS-Christian Aid organized a Result Chain Project Planning workshop in the Southern province of Sierra Leone supported by DFID-UK aid from the Department for International Development. The goal of the workshop was to train organizations directors the skills in project management, and monitoring and evaluation.

The Director of The Director of SEED-Adakavi Bank project was awarded the best participant of the training.

Certificate will be posted on the Social Business Foundation website soon.



WHY WE STILL FEEL MORE WORK NEED TO BE DONE? AND WHY WE STILL NEED YOUR SUPPORT, IN ORDER TO ACHIEVE REACH A BREAKEVEN POINT AND BECOME SUSTAINABLE!

In past 2 years of our work, we have proven that poor women are as gifted with entrepreneurial and creative skills as anybody else, but have often been underemployed for lack of access to productive resources. By providing small loans to assist them in exploring and developing their skills and engaging in productive micro enterprises, micro credit can generate employment, income and contributes to national development goals.

Because of the meaningful impact we continue to create in the lives of productive entrepreneur Sierra Leonean women, many young women have seen that we are a better option and therefore seen the need to be part of our common project “ADAKAVI BANK”

In a period of 1 year (2012) we now have over 100 applications on our awaiting list from potential clients in villages wishing to join our program to start a business and improve their lives and families.

Though we are hungry to support this women right now, but unfortunately due to funding constrains we are unable to support them now.

Our program is still young and we depend on a loan from the Social Business Foundation and some donation from our generous sponsors for both our loaning program and operational cost of our project. We still find it a challenge to reach a breakeven point and become sustainable.

Therefore we need your support of **5000 Euros** to be able service our 100 awaiting beneficiaries and move toward reaching a breakeven point. Your recommendation to other organization or investors for funding is highly welcome!

Remember, together we can achieve more!

Motto: Making things Happen
SMALL SCAL MICROCREDITE PROGRAM FOR WAR AFFECTED WIDOWS
APPLICATION FORM

NAME: Esther Niasama
 NATIONALITY: Sierra Leonean
 NUMBER OF DEPENDENT: 7

HOME ADDRESS
 7B Kafesola Street
 Kenema Town

TYPE OF BUSINESS ENGAGED IN BEFORE THE WAR?
 The civil war in Sierra Leone brought an unforgettable suffering in my life up-to date. I was a business woman before the war brokeout; I treaded in palm oil which was my main source of income in earning my home and sending my children to school. But when the war broke-out the rebels destroyed everything and also killed my husband and brother in the process. Today I am a widow left with five children and two family members to feed.

TYPE OF BUSINESS ENGAGED IN AFTER THE CIVIL WAR? IF ANY DATE STARTED?
 Today my present situation and the type of business I found myself in is more or less not a business/trade, as the bread winner of my home, I am currently engaged in selling pepper, maggie, salt(assorted items)which does not even give me up to one dollar a day.

WHY DO YOU NEED THIS LOAN? AND HOW WILL THE LOAN HELP TO IMPROVE YOUR BUSINESS? AND LIVING STANDREERD?
 Since my Husband (who used to be the bread winner of the home) is now dead I need this loan in order for me to be able to start my formal business I was engaged in before the war. For with this business I will be able to raise more profit with which I well feed my home and most importantly send my children back to school(as they have been out of school since the war ended.

PLEASE GIVE US A REFEE FOR YOU WE MIGHT CONTACT IF WE WISH TO DO SO?
 NAME: Mr. Abdal Corrah
 ADDRESS: 7b Jeejotoor Section
 POSITION: Local Councilor
 TELEPHONE: 0023276638184

SEND APPLICATION TO
 Mr. Mohamed Saha
 Director Association for Human Development Sierra Leone
 Address: 4a King Harman Road, Freetown, Sierra Leone, West Africa
 Tele: 0023233881333
 Email: mahamedsaha@afhd.org/Web: www.afhd.org

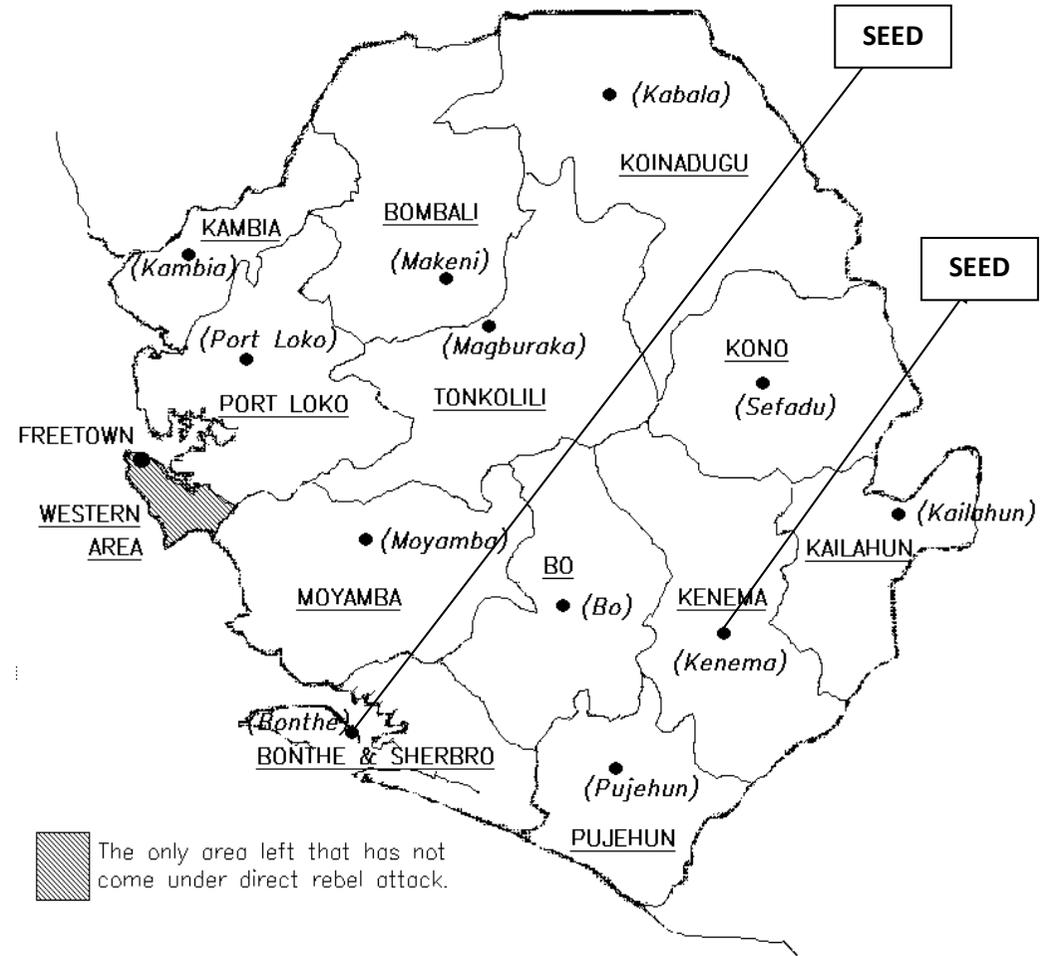


GENDER: Female
 STATUS: Widow

ADDRESS DURING BUSINESS HOURS
 Table # 4 Korosea Central Market
 Jeejotoor Section

LOAN APPLICATION FROM POTENTIAL CLIENT

MAP OF SIERRA LEONE!



The only area left that has not come under direct rebel attack.

OUR PARTNERS!



Thank you for helping to make Sierra Leone a better place!